

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)  
BY THE CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT  
Jul-13**

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Efficient Services Escrow Group  Huntington Beach, California	Order Appointing Receiver to Liquidate and Wind Up Business  July 2, 2013	Unlawful Escrow Law Activity  (Financial Code Section 17630)
New Directions Christian Fellowship New Directions Financial Services Kenny Ray Mosley  Long Beach, California	Desist and Refrain Order  July 9, 2013	Unlawful Offer and Sale of Securities  (Corporations Code Sections 25110 and 25401)
Earth Energy Exploration, Inc. dba Earth Energy Exploration, LLC Bruce Fox HydroCarb X3, LLP Leeville #1, LLP  Cheyenne, Wyoming	Desist and Refrain Order  July 9, 2013	Unlawful Offer and Sale of Securities  (Corporations Code Section 25110)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>Real Estate Mortgage Network dba  Financemyhome.com  Homebridge  Menlo Park Funding    Edison, New Jersey</p>	<p>Accusation in Support of Notice of  Intention to Issue License  Suspensions and Levy Penalties    Statement of Facts in Support of  Order to Discontinue Violations and  Notice to Make Order Final    Order to Discontie Violations    July 9, 2013</p>	<p>Unlawful Residential Mortgage  Lending Activity    (Financial Code Sections  50321, 50327, 50513(b),  title 10 § 1950.314.6, 50504(o),  and 50314)</p>
<p>Christopher Allen Russello    Camarillo, California</p>	<p>Order Denying Petition for  Reinstatement    July 10, 2013</p>	<p>Unlawful Escrow Law  Activity    (Government Code Section  11522)</p>
<p>Wheels Financial Group, Inc. dba  1800LoanMart  800LoanMart    Encino, California  Riverside, California  Van Nuys, California</p>	<p>Desist and Refrain Order    July 11, 2013</p>	<p>Unlawful Finance Lender Law  Activity    (Financial Code Sections  22155, 22161 and 22712)</p>

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VIP PDL Services, LLC aka The VIP Loan Shop aka <a href="http://www.theviploanshop.com">www.theviploanshop.com</a>  Charlestown, Nevis, West Indies	Order Voiding Transactions  July 12, 2013	Unlawful Deferred Deposit Transaction Law Activity  (Financial Code Section 23060)
Sean Roberts aka Sean R. Roberts  Costa Mesa, California	Order Denying Petition for Reinstatement  July 16, 2013	Unlawful Finance Lender Law Activity  (Government Code Section 11522)
Adobe Escrow Corporation Caroll Kudinoff  Whittier, California	Settlement Agreement  Order Revoking Escrow Agent's License  Order Barring Caroll Kudinoff from any Position of Employment, Management or Control of any Escrow Agent  July 29, 2013	Unlawful Escrow Law Activity  (Financial Code Sections 17423 and 17606)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
Jeffrey Christopher Sprankle Chula Vista, California	Statement of Issues in Support of Non-Issuance of Mortgage Loan Originator License  July 29, 2013	Non-Issuance of Mortgage Loan Originator License  (Financial Code Section 50141)
Arvin Financial Services dba Hesam Shahnazi  Northridge, California	Notice of Petition for Reinstatement  July 30, 2013	Unlawful Finance Lender Law Activity  (Government Code Section 11522)

<b>SUBJECT</b>	<b>ACTION</b>	<b>VIOLATIONS &amp; CHARGING SECTIONS</b>
<p>City First Mortgage Services, LLC dba  City 1st Mortgage  City 1st Mortgage Services</p> <p>Bountiful, Utah  Modesto, California  Orange, California  San Bruno, California  San Diego, California  San Ramon, California</p>	<p>Accusation in Support of Notice of Intention to Issue Orders Suspending Residential Mortgage Lender and Servicer License and Imposing Penalties</p> <p>Statement of Facts in Support of Order to Discontinue Violations and Refund Excessive Per Diem Interest Charges and Notice of Intent to Make Order Final</p> <p>Order to Discontinue Violations and Refund Excessive Per Diem Interest Charges</p> <p>July 31, 2013</p>	<p>Unlawful Residential Mortgage Lending Activity</p> <p>(Financial Code Sections 50326, 50314, 50307, 50513, 50204(o), 50321 and 50504)</p>